



Official Form 1 (10/06)

| United States Bankruptcy Court<br>Northern DISTRICT OF Illinois  |   |   |  | Voluntary Petition  |                               |                          |                          |                          |                          |  |  |  |  |  |      |       |         |         |             |              |               |               |                |              |                          |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                  |  |  |  |  |   |  |   |   |  |                       |  |  |  |  |  |   |   |   |  |   |
|--|---|---|--|---|-------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--|--|--|--|--|------|-------|---------|---------|-------------|--------------|---------------|---------------|----------------|--------------|--------------------------|-------------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|------------------|--|--|--|--|---|--|---|---|--|-----------------------|--|--|--|--|--|---|---|---|--|---|
| Name of Debtor (if individual, enter Last, First, Middle):<br><b>WILLIAMS, JANET</b>   |   |   | Name of Joint Debtor (Spouse) (Last, First, Middle):   |   |                               |                          |                          |                          |                          |  |  |  |  |  |      |       |         |         |             |              |               |               |                |              |                          |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                  |  |  |  |  |   |  |   |   |  |                       |  |  |  |  |  |   |   |   |  |   |
| All Other Names used by the Debtor in the last 8 years<br>(include married, maiden, and trade names):  |   |   | All Other Names used by the Joint Debtor in the last 8 years<br>(include married, maiden, and trade names):  |   |                               |                          |                          |                          |                          |  |  |  |  |  |      |       |         |         |             |              |               |               |                |              |                          |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                  |  |  |  |  |   |  |   |   |  |                       |  |  |  |  |  |   |   |   |  |   |
| Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. (if more than one, state all):<br><b>0045</b>   |   |   | Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. (if more than one, state all):  |   |                               |                          |                          |                          |                          |  |  |  |  |  |      |       |         |         |             |              |               |               |                |              |                          |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                  |  |  |  |  |   |  |   |   |  |                       |  |  |  |  |  |   |   |   |  |   |
| Street Address of Debtor (No. and Street, City, and State):<br><b>4435 SOUTH MARSHFIELD 2ND FLOOR<br/>CHICAGO, IL</b><br><div style="border: 1px solid black; width: 100px; float: right; text-align: center;">60609</div>   |   |   | Street Address of Joint Debtor (No. and Street, City, and State):<br><div style="border: 1px solid black; width: 100px; float: right; text-align: center;">ZIP Code</div>  |   |                               |                          |                          |                          |                          |  |  |  |  |  |      |       |         |         |             |              |               |               |                |              |                          |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                  |  |  |  |  |   |  |   |   |  |                       |  |  |  |  |  |   |   |   |  |   |
| County of Residence or of the Principal Place of Business:<br><b>COOK</b>  |   |   | County of Residence or of the Principal Place of Business:   |   |                               |                          |                          |                          |                          |  |  |  |  |  |      |       |         |         |             |              |               |               |                |              |                          |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                  |  |  |  |  |   |  |   |   |  |                       |  |  |  |  |  |   |   |   |  |   |
| Mailing Address of Debtor (if different from street address):<br><div style="border: 1px solid black; width: 100px; float: right; text-align: center;">ZIP Code</div>  |   |   | Mailing Address of Joint Debtor (if different from street address):<br><div style="border: 1px solid black; width: 100px; float: right; text-align: center;">ZIP Code</div>  |   |                               |                          |                          |                          |                          |  |  |  |  |  |      |       |         |         |             |              |               |               |                |              |                          |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                  |  |  |  |  |   |  |   |   |  |                       |  |  |  |  |  |   |   |   |  |   |
| Location of Principal Assets of Business Debtor (if different from street address above):<br><div style="border: 1px solid black; width: 100px; float: right; text-align: center;">ZIP Code</div>  |   |   |  |   |                               |                          |                          |                          |                          |  |  |  |  |  |      |       |         |         |             |              |               |               |                |              |                          |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                  |  |  |  |  |   |  |   |   |  |                       |  |  |  |  |  |   |   |   |  |   |
| <b>Type of Debtor</b><br>(Form of Organization)<br>(Check one box.)<br><br><input checked="" type="checkbox"/> Individual (includes Joint Debtors)<br><i>See Exhibit D on page 2 of this form.</i><br><input type="checkbox"/> Corporation (includes LLC and LLP)<br><input type="checkbox"/> Partnership<br><input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)   |   | <b>Nature of Business</b><br>(Check one box.)<br><br><input type="checkbox"/> Health Care Business<br><input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B)<br><input type="checkbox"/> Railroad<br><input type="checkbox"/> Stockbroker<br><input type="checkbox"/> Commodity Broker<br><input type="checkbox"/> Clearing Bank<br><input type="checkbox"/> Other<br><br><b>Tax-Exempt Entity</b><br>(Check box, if applicable.)<br><br><input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code). |  | <b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box.)<br><br><input checked="" type="checkbox"/> Chapter 7<br><input type="checkbox"/> Chapter 9<br><input type="checkbox"/> Chapter 11<br><input type="checkbox"/> Chapter 12<br><input type="checkbox"/> Chapter 13<br><br><input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding<br><input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding<br><br><b>Nature of Debts</b><br>(Check one box.)<br><br><input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."<br><input type="checkbox"/> Debts are primarily business debts. |                               |                          |                          |                          |                          |  |  |  |  |  |      |       |         |         |             |              |               |               |                |              |                          |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                  |  |  |  |  |   |  |   |   |  |                       |  |  |  |  |  |   |   |   |  |   |
| <b>Filing Fee</b> (Check one box.)<br><br><input type="checkbox"/> Full Filing Fee attached.<br><br><input checked="" type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.<br><br><input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.   |   |   | <b>Chapter 11 Debtors</b><br><br><b>Check one box:</b><br><input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).<br><input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).<br><br><b>Check if:</b><br><input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2 million.<br><br><b>Check all applicable boxes:</b><br><input type="checkbox"/> A plan is being filed with this petition.<br><input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). |   |                               |                          |                          |                          |                          |  |  |  |  |  |      |       |         |         |             |              |               |               |                |              |                          |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                  |  |  |  |  |   |  |   |   |  |                       |  |  |  |  |  |   |   |   |  |   |
| <b>Statistical/Administrative Information</b><br><br><input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.<br><input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.<br><br><table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="10">Estimated Number of Creditors</th> </tr> <tr> <th>1-49</th> <th>50-99</th> <th>100-199</th> <th>200-999</th> <th>1,000-5,000</th> <th>5,001-10,000</th> <th>10,001-25,000</th> <th>25,001-50,000</th> <th>50,001-100,000</th> <th>Over 100,000</th> </tr> <tr> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="5">Estimated Assets</th> </tr> <tr> <td><input checked="" type="checkbox"/> \$0 to \$10,000</td> <td><input type="checkbox"/> \$10,000 to \$100,000</td> <td><input type="checkbox"/> \$100,000 to \$1 million</td> <td><input type="checkbox"/> \$1 million to \$100 million</td> <td><input type="checkbox"/> More than \$100 million</td> </tr> </table> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="5">Estimated Liabilities</th> </tr> <tr> <td><input type="checkbox"/> \$0 to \$50,000</td> <td><input checked="" type="checkbox"/> \$50,000 to \$100,000</td> <td><input type="checkbox"/> \$100,000 to \$1 million</td> <td><input type="checkbox"/> \$1 million to \$100 million</td> <td><input type="checkbox"/> More than \$100 million</td> </tr> </table> |   |   |  |   | Estimated Number of Creditors |                          |                          |                          |                          |  |  |  |  |  | 1-49 | 50-99 | 100-199 | 200-999 | 1,000-5,000 | 5,001-10,000 | 10,001-25,000 | 25,001-50,000 | 50,001-100,000 | Over 100,000 | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Estimated Assets |  |  |  |  | <input checked="" type="checkbox"/> \$0 to \$10,000 | <input type="checkbox"/> \$10,000 to \$100,000 | <input type="checkbox"/> \$100,000 to \$1 million | <input type="checkbox"/> \$1 million to \$100 million | <input type="checkbox"/> More than \$100 million | Estimated Liabilities |  |  |  |  | <input type="checkbox"/> \$0 to \$50,000 | <input checked="" type="checkbox"/> \$50,000 to \$100,000 | <input type="checkbox"/> \$100,000 to \$1 million | <input type="checkbox"/> \$1 million to \$100 million | <input type="checkbox"/> More than \$100 million | <b>THIS SPACE IS FOR COURT USE ONLY</b> |
| Estimated Number of Creditors  |   |   |  |   |                               |                          |                          |                          |                          |  |  |  |  |  |      |       |         |         |             |              |               |               |                |              |                          |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                  |  |  |  |  |   |  |   |   |  |                       |  |  |  |  |  |   |   |   |  |   |
| 1-49   | 50-99   | 100-199   | 200-999  | 1,000-5,000   | 5,001-10,000                  | 10,001-25,000            | 25,001-50,000            | 50,001-100,000           | Over 100,000             |  |  |  |  |  |      |       |         |         |             |              |               |               |                |              |                          |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                  |  |  |  |  |   |  |   |   |  |                       |  |  |  |  |  |   |   |   |  |   |
| <input type="checkbox"/>   | <input checked="" type="checkbox"/>                       | <input type="checkbox"/>  | <input type="checkbox"/>   | <input type="checkbox"/>  | <input type="checkbox"/>      | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |  |  |  |  |  |      |       |         |         |             |              |               |               |                |              |                          |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                  |  |  |  |  |   |  |   |   |  |                       |  |  |  |  |  |   |   |   |  |   |
| Estimated Assets   |   |   |  |   |                               |                          |                          |                          |                          |  |  |  |  |  |      |       |         |         |             |              |               |               |                |              |                          |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                  |  |  |  |  |   |  |   |   |  |                       |  |  |  |  |  |   |   |   |  |   |
| <input checked="" type="checkbox"/> \$0 to \$10,000  | <input type="checkbox"/> \$10,000 to \$100,000            | <input type="checkbox"/> \$100,000 to \$1 million   | <input type="checkbox"/> \$1 million to \$100 million  | <input type="checkbox"/> More than \$100 million  |                               |                          |                          |                          |                          |  |  |  |  |  |      |       |         |         |             |              |               |               |                |              |                          |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                  |  |  |  |  |   |  |   |   |  |                       |  |  |  |  |  |   |   |   |  |   |
| Estimated Liabilities  |   |   |  |   |                               |                          |                          |                          |                          |  |  |  |  |  |      |       |         |         |             |              |               |               |                |              |                          |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                  |  |  |  |  |   |  |   |   |  |                       |  |  |  |  |  |   |   |   |  |   |
| <input type="checkbox"/> \$0 to \$50,000   | <input checked="" type="checkbox"/> \$50,000 to \$100,000 | <input type="checkbox"/> \$100,000 to \$1 million   | <input type="checkbox"/> \$1 million to \$100 million  | <input type="checkbox"/> More than \$100 million  |                               |                          |                          |                          |                          |  |  |  |  |  |      |       |         |         |             |              |               |               |                |              |                          |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                  |  |  |  |  |   |  |   |   |  |                       |  |  |  |  |  |   |   |   |  |   |

Official Form 1 (10/06)

Form B1, Page 2

|  |               |   |  |
|--|---------------|---|--|
| <b>Voluntary Petition</b><br><i>(This page must be completed and filed in every case.)</i>   |               | Name of Debtor(s): <b>WILLIAMS, JANET</b>   |  |
| <b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet.)   |               |   |  |
| Location Where Filed:  | Case Number:  | Date Filed:   |  |
| Location Where Filed:  | Case Number:  | Date Filed:   |  |
| <b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor</b> (If more than one, attach additional sheet.)  |               |   |  |
| Name of Debtor:  | Case Number:  | Date Filed:   |  |
| District:  | Relationship: | Judge:  |  |
| <b>Exhibit A</b><br><br>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)<br><br><input type="checkbox"/> Exhibit A is attached and made a part of this petition.   |               | <b>Exhibit B</b><br>(To be completed if debtor is an individual whose debts are primarily consumer debts.)<br><br>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).<br><br>X _____<br>Signature of Attorney for Debtor(s) (Date) |  |
| <b>Exhibit C</b><br><br>Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?<br><br><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.<br><input checked="" type="checkbox"/> No.   |               |   |  |
| <b>Exhibit D</b><br><br>(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)<br><br><input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.<br><br>If this is a joint petition:<br><br><input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.   |               |   |  |
| <b>Information Regarding the Debtor - Venue</b><br>(Check any applicable box.)<br><br><input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.<br><br><input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.<br><br><input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.  |               |   |  |
| <b>Statement by a Debtor Who Resides as a Tenant of Residential Property</b><br>(Check all applicable boxes.)<br><br><input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)<br><br><div style="text-align: right; margin-right: 100px;">           _____<br/>           (Name of landlord that obtained judgment)         </div> <div style="text-align: right; margin-right: 100px;">           _____<br/>           (Address of landlord)         </div> <input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and<br><br><input type="checkbox"/> Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. |               |   |  |

| Official Form 1 (10/06)  |   | Form B1, Page 3 |
|--|---|-----------------|
| <b>Voluntary Petition</b><br><i>(This page must be completed and filed in every case.)</i>   | <b>Name of Debtor(s):</b> WILLIAMS, JANET   |                 |
| <b>Signatures</b>  |   |                 |
| <p style="text-align: center;"><b>Signature(s) of Debtor(s) (Individual/Joint)</b></p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct.<br/>                 [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.<br/>                 [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X <u>Janet Wall</u><br/>                 Signature of Debtor</p> <p>X _____<br/>                 Signature of Joint Debtor<br/> <u>312-263-5010</u><br/>                 Telephone Number (if not represented by attorney)<br/> <u>6/29/07</u><br/>                 Date</p> | <p style="text-align: center;"><b>Signature of a Foreign Representative</b></p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.</p> <p>(Check only <b>one</b> box.)</p> <p><input type="checkbox"/> I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.</p> <p>Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.</p> <p>X _____<br/>                 (Signature of Foreign Representative)</p> <p>_____<br/>                 (Printed Name of Foreign Representative)</p> <p>_____<br/>                 Date</p>  |                 |
| <p style="text-align: center;"><b>Signature of Attorney</b></p> <p>X _____<br/>                 Signature of Attorney for Debtor(s)</p> <p>_____<br/>                 Printed Name of Attorney for Debtor(s)</p> <p>_____<br/>                 Firm Name</p> <p>_____<br/>                 Address</p> <p>_____<br/>                 Telephone Number</p> <p>_____<br/>                 Date</p>   | <p style="text-align: center;"><b>Signature of Non-Attorney Bankruptcy Petition Preparer</b></p> <p>I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.</p> <p style="text-align: center;"><b>VERNON C TAYLOR</b></p> <p>_____<br/>                 Printed Name and title, if any, of Bankruptcy Petition Preparer</p> <p style="text-align: center;"><u>371-82-9678</u></p> <p>Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)</p> <p>Address <u>15009 WILDEMERE DETROIT, MI 48238</u></p> <p>X <u>Vern C. Taylor</u><br/> <u>6-25-07</u><br/>                 Date</p> <p>_____<br/>                 Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.</p> <p>Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p><i>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.</i></p> |                 |
| <p style="text-align: center;"><b>Signature of Debtor (Corporation/Partnership)</b></p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.</p> <p>The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X _____<br/>                 Signature of Authorized Individual</p> <p>_____<br/>                 Printed Name of Authorized Individual</p> <p>_____<br/>                 Title of Authorized Individual</p> <p>_____<br/>                 Date</p>  |   |                 |

Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re Janet Williams  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT

**Warning:** You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

**Official Form 1, Exh. D (10/06) – Cont.**

☐3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.]**[Summarize exigent circumstances here.]* \_\_\_\_\_

**If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.**

☐4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.]* *[Must be accompanied by a motion for determination by the court.]*

☐Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐Active military duty in a military combat zone.

☐5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: Jamet Will

Date: 7/6/07

## **DEBTS**

Citizens Automobile Finance, Inc  
Account Number: 2710987096  
Total \$ 17,000.00

Discover  
Account Number: 6011 0072 9285 3636  
Total \$ 4500.00

Citi Personal Loan  
Account Number: 2709695866  
Total \$ 4500.00

Citi Platnium Card  
Account Number: 5424 1807 6847 9351  
Total \$ 1400.00

Bank of America  
Account Number: 3746 312079 28243  
Total \$ 7800.00

Victoria Secret  
Account Number: 289 413 184  
Total \$ 500.00

**Grand Total: \$ 35,700.00**

Form 8  
(10/05)

United States Bankruptcy Court  
NORTHERN District Of Illinois

JANET WILLIAMS

In re \_\_\_\_\_  
Debtor

Case No. \_\_\_\_\_  
Chapter 7



CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

I have filed a schedule of assets and liabilities which includes debts secured by property of the estate.

I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.

I intend to do the following with respect to the property of the estate which secures those debts or is subject to a lease:

| Description of Secured Property | Creditor's Name | Property will be Surrendered | Property is claimed as exempt | Property will be redeemed pursuant to 11 U.S.C. § 722 | Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c) |
|---------------------------------|-----------------|------------------------------|-------------------------------|---|--|
| AUTOMOBILE                      | CITIZEN         |                              | X                             |   | X  |

| Description of Leased Property | Lessor's Name | Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A) |
|--------------------------------|---------------|--|
|                                |               |  |

Date: 6/29/07

Janet Williams  
Signature of Debtor

DECLARATION OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section.

VERNON C. TAYLOR

371-82-9678

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No. (Required under 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person or partner who signs this document.

15009 WILDEMERE DETROIT, MI 48238

Address

X Vernon C. Taylor  
Signature of Bankruptcy Petition Preparer

Date

6/25/07

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

UNITED STATES BANKRUPTCY COURT  
NORTHERN District of ILLINOIS

In Re: JANET WILLIAMS

Case No. \_\_\_\_\_

Chapter: 7

Debtor(s) \_\_\_\_\_ /

Hon. \_\_\_\_\_

DECLARATION UNDER PENALTY OF  
PERJURY FOR DEBTOR(S) WITHOUT AN ATTORNEY

The debtor(s) shall answer the following questions:

1. Did you have help in preparing the documents for your bankruptcy filing? • Yes • No
2. If you did have help, who helped you:

Nam VERNON C. TAYLOR

Address 15009 WILDEMERE

City/State/Zip DETROIT, MI 48238

Telephone No. 313-742-8779

Soc. Sec. No. 371-82-9678

3. If you did have help, what did you give or promise to give for this help? (Fill in all blanks).

|      | <u>Money</u> | <u>Property</u>    | <u>Services</u>    |
|------|--------------|--------------------|--------------------|
| Paid | \$ <u>NA</u> | What <u>NA</u>     | What <u>NA</u>     |
| Owed | \$ <u>NA</u> | Value \$ <u>NA</u> | Value \$ <u>NA</u> |

4. Did you make any payment to the preparer for Court costs in connection with filing the petition?  
• Yes • No If so, how much \$ NA

I declare under penalty of perjury that the above statements are true.

Janet Williams

Debtor's Signature

Print Name: JANET WILLIAMS

Address 4435 S. Marshfield 2FL

Phone # 312-203-5090

Debtor' Signature

Print Name:

Address

Phone #

**WARNING:** It is a federal crime to file a document containing false information in a federal court proceeding. Penalty for false declaration; Fine of not more than \$250,000 or imprisonment for not more than 5 years or both - 18 U.S.C. §152 and U.S.C. §3571.



Form 19B Cont.  
(10/05)

**DECLARATION AND SIGNATURE OF NON-ATTORNEY  
BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

VERNON C. TAYLOR  
Printed or Typed Name and Title, if any, of  
Bankruptcy Petition Preparer


371-82-9678  
Social Security No.  
(Required by 11 U.S.C. § 110.)

*If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.*

15009 WILDEMERE

DETROIT, MI 48238  
Address

X   
Signature of Bankruptcy Petition Preparer

  
Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

*If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.*

**A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.**

Form 19B  
(10/05)

# United States Bankruptcy Court

NORTHERN District Of ILLINOIS

In re JANET WILLIAMS,  
Debtor

Case No. \_\_\_\_\_

Chapter 7

## NOTICE TO DEBTOR BY NON-ATTORNEY BANKRUPTCY PETITION PREPARER

*[Must be filed with any document prepared by a bankruptcy petition preparer.]*

I am a bankruptcy petition preparer. I am not an attorney and may not practice law or give legal advice. Before preparing any document for filing as defined in § 110(a)(2) of the Bankruptcy Code or accepting any fees, I am required by law to provide you with this notice concerning bankruptcy petition preparers. Under the law, § 110 of the Bankruptcy Code (11 U.S.C. § 110), I am forbidden to offer you any legal advice, including advice about any of the following:

- whether to file a petition under the Bankruptcy Code (11 U.S.C. § 101 et seq.);
- whether commencing a case under chapter 7, 11, 12, or 13 is appropriate;
- whether your debts will be eliminated or discharged in a case under the Bankruptcy Code;
- whether you will be able to retain your home, car, or other property after commencing a case under the Bankruptcy Code;
- concerning the tax consequences of a case brought under the Bankruptcy Code;
- concerning the dischargeability of tax claims;
- whether you may or should promise to repay debts to a creditor or enter into a reaffirmation agreement with a creditor to reaffirm a debt;
- concerning how to characterize the nature of your interests in property or your debts; or
- concerning bankruptcy procedures and rights.

*[The notice may provide additional examples of legal advice that a bankruptcy petition preparer is not authorized to give.]*

In addition, under 11 U.S.C. § 110(h), the Supreme Court or the Judicial Conference of the United States may promulgate rules or guidelines setting a maximum allowable fee chargeable by a bankruptcy petition preparer. As required by law, I have notified you of the maximum amount, if any, before preparing any document for filing or accepting any fee from you.

Janet Williams      6/29/07

Signature of Debtor

Date

Joint Debtor (if any)

Date

*[In a joint case, both spouses must sign.]*

Form 19A  
(10/05)

# United States Bankruptcy Court

NORTHERN District Of ILLINOIS

In re JANET WILLIAMS ,  
Debtor

Case No.

Chapter 7

## DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (11 U.S.C. § 110)

I declare under penalty of perjury that:

- (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110;
- (2) I prepared the accompanying document for compensation and have provided the debtor with a copy of that document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and
- (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

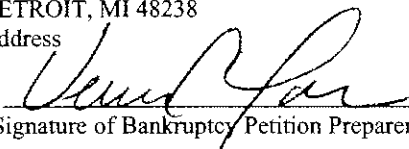
VERNON C. TAYLOR  
Printed or Typed Name of Bankruptcy Petition Preparer

*If the bankruptcy petition preparer is not an individual, state the name, address, and social security number of the officer, principal, responsible person or partner who signs this document.*

371-82-9678  
Social Security No.

15009 WILDEMERE

DETROIT, MI 48238  
Address

X   
Signature of Bankruptcy Petition Preparer

  
Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

*If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.*

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*